



Order Filed on March 23, 2017
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-2(c)

Robert Manchel, Esquire
1 Eves Drive, Suite 111
Marlton, NJ 08053-3125
Attorney for Debtor(s)
RM-1141

IN RE:

Karen Prokapus

Case No. 16-14196MBK

Adv. No.: N/A

Hearing Date:

Judge:

ORDER APPROVING A LOAN MODIFICATION BETWEEN DEBTOR AND WELLS FARGO BANK NA., REGARDING 32 HIGH POINT DRIVE, MEDFORD, NJ., AND MODIFYING WELLS FARGO BANK NA.'S PROOFS OF CLAIM TO REFLECT PRE-PETITION ARREARS OF ZERO (\$0.00).

The relief set forth on the following page, numbered two (2) and Exhibit ("A") is hereby **ORDERED**.

DATED: March 23, 2017


Honorable Michael B. Kaplan
United States Bankruptcy Judge

(page 2)

debtor: Karen Prokapus

case no. 16-14196MBK

ORDER APPROVING A LOAN MODIFICATION BETWEEN DEBTOR AND WELLS FARGO BANK NA., REGARDING 32 HIGH POINT DRIVE, MEDFORD, NJ., AND MODIFYING WELLS FARGO BANK NA.'S PROOFS OF CLAIM TO REFLECT PRE-PETITION ARREARS OF ZERO (\$0.00).

THIS MATTER, BEING OPENED TO THE COURT UPON THE MOTION OF DEBTOR REQUESTING APPROVAL TO ENTER INTO A LOAN MODIFICATION AGREEMENT WITH WELLS FARGO BANK NA., REGARDING 32 HIGH POINT DRIVE, MEDFORD, NJ., AND TO MODIFY THEIR PROOF OF CLAIM TO REFLECT PRE-PETITION ARREARS OF ZERO (\$0.00); AND HAVING CONSIDERED THE MOTION, INCLUDING RESPONDING DOCUMENTS, IF ANY, AND FOR GOOD CAUSE APPEARING, IT IS HEREBY

ORDERED, THAT:

1. The Loan Modification Agreement between Wells Fargo NA., regarding 32 High Point Drive, Medford, NJ. is approved.
2. Wells Fargo Bank NA.'s Proofs of Claim are hereby modified to reflect pre-petition arrears of zero (\$0.00).
3. The debtor shall continue to make scheduled Trustee payments and an amended Plan will be filed, within 30 days of the entry of this order.
4. The Order shall be served upon the trustee and any other party who entered their appearance on the matter

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Certificate of Notice Page 3 of 3
United States Bankruptcy Court
District of New Jersey

In re:
Karen M. Prokapus
Debtor

Case No. 16-14196-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

Date Rcvd: Mar 23, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 25, 2017.

db +Karen M. Prokapus, 32 High Point Drive, Medford, NJ 08055-3816

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 25, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 23, 2017 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo docs@russotrustee.com
Denise E. Carlon on behalf of Creditor Wilmington Savings Fund Society, Et Al...
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Joshua I. Goldman on behalf of Creditor Wilmington Savings Fund Society, Et Al...
jgoldman@kmlawgroup.com, bkgroup@kmlawgroup.com
Justin Plean on behalf of Creditor The Bank of New York Mellon jplean@rasflaw.com,
bkyecf@rasflaw.com; ras@ecf.courtdrive.com
Justin Plean on behalf of Creditor THE BANK OF NEW YORK MELLON jplean@rasflaw.com,
bkyecf@rasflaw.com; ras@ecf.courtdrive.com
Patrick O. Lacsina on behalf of Creditor The Bank of New York Mellon gshasa@rasnj.com,
bmusarra@rasnj.com, bkyecf@rasflaw.com, legerman@rasnj.com
Robert Manchel on behalf of Debtor Karen M. Prokapus manchellaw@yahoo.com
William M.E. Powers on behalf of Creditor Wells Fargo Bank, N.A. ecf@powerskirn.com
William M.E. Powers, III on behalf of Creditor Wells Fargo Bank, N.A. ecf@powerskirn.com
TOTAL: 10